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Contract

Group Medical Insurance, Group Accidental Insurance and Group Critical Insurance for Country Based Staff (CBS) of British Embassy (BE) And British Council (BC), Kathmandu

Foreign, Commonwealth and Development Office

UK7: Contract details notice - Procurement Act 2023 - [view information about notice types](#)

Notice identifier: 2025/S 000-077995

Procurement identifier (OCID): ocds-h6vhtk-055b05 ([view related notices](#))

Published 28 November 2025, 11:03am

Scope

Reference

CPG-12361-2025

Description

The British Embassy in Kathmandu intends to undertake a services from competent Insurance Company to provide Health Insurance cover for Medical Treatment expenses (IPD and OPD), Accidental Insurance and Critical insurance for Country Based Staff (CBS) and their immediate family members.

FCDO (represented by the British Embassy) in Nepal intends set up Contract for Group Medical Insurance, Group Accidental Insurance and Group Critical Insurance for Country Based Staff (CBS) of British Embassy (BE) and British Council (BC), Kathmandu with a maximum tenure of Three (3) years.

FCDO in Nepal intends to empanel service provider in the following Three Lots (listed below) under an Open Tender. This competition is for the award of contract to one service provider each lot.

1. Lot 1 - Medical Insurance
2. Lot 2 - Accidental Insurance
3. Lot 3 - Critical Insurance

The contract shall be valid initially for a period of 1 year starting from 1st November 2025, with a provision for an extension of 2 more years, subject to satisfactory performance by the selected service provider and continued business requirement at the FCDO.

Lot 1. General Medical Insurance

Description

Group Medical Insurance for Country Based Staff of British Kathmandu (BEK) and British Council, Kathmandu (BC)

Lot 2. Group Accidental Insurance

Description

Group Accidental Insurance for Country Based Staff of British Kathmandu (BEK) and British Council, Kathmandu (BC)

Lot 3. Group Critical Insurance

Description

Group Critical Insurance for Country Based Staff of British Kathmandu (BEK) and British Council, Kathmandu (BC)

Contract 1. The Provision of Group Medical Insurance for Country Based Staff of British Embassy Kathmandu (BE), Nepal.

Lots

Lot 1. General Medical Insurance

Lot 2. Group Accidental Insurance

Lot 3. Group Critical Insurance

Supplier

- American Life Insurance Company

Contract value

- £314,450 excluding VAT
- £314,450 including VAT

Above the relevant threshold

Date signed

24 October 2025

Contract dates

- 1 November 2025 to 31 October 2026
- Possible extension to 31 October 2028
- 3 years

Description of possible extension:

The Contract Period begins on 1 November 2025 and ends on 31 October 2026 (the "Term"). The Authority may elect to extend the term by 1+1 years by providing the Contractor with 10 days' notice before the end of the Term. Any extensions to the Contract Period shall be mutually agreed between Authority and Contractor and confirmed in writing in accordance with Condition F3 of the Contract.

Main procurement category

Services

CPV classifications

- 66512220 - Medical insurance services

Contract locations

- NP - Nepal

Key performance indicators

Name	Description	Reporting frequency
Claim Cycle Time and Accuracy	Turnaround time of claims handled and processed, Claim accuracy where claims are paid correctly without errors, overpayments, or underpayments, for reliability and consistency of claims processing quality	6 months
Innovation, adaptation, and continuous improvements	Number of official tie-ups with various hospitals within Nepal (including outside KTM) for cashless insurance facility, Number of tie-ups with various hospitals outside Nepal (esp. India and Thailand), Introduction/Promotion of new features or enhancements to BEK	6 months
Customer satisfaction	Initiate regular feedback gathering mechanisms from BEK to gauge satisfaction level with the services provided. Provide helpful resolutions to BEK inquiries and meet service level agreements. Offering periodic refresher sessions to guide BEK staffs about the benefits (4 sessions per year)	6 months

Other information

Applicable trade agreements

- Government Procurement Agreement (GPA)

Conflicts assessment prepared/revised

Yes

Procedure

Procedure type

Open procedure

Supplier

American Life Insurance Company

- Public Procurement Organisation Number: PHBX-6657-NQZQ

NARAYANI COMPLEX PULCHOWK, P.O BOX 11590 KATHMANDU, Nepal

KATHMANDU

11590

Nepal

Email: employee.benefits@metlife.com.np

Small or medium-sized enterprise (SME): No

Voluntary, community or social enterprise (VCSE): No

Supported employment provider: No

Public service mutual: No

Contract 1. The Provision of Group Medical Insurance for Country Based Staff of British Embassy Kathmandu (BE), Nepal.

Contracting authority

Foreign, Commonwealth and Development Office

- Public Procurement Organisation Number: PXRR-8771-PHVX

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<https://www.gov.uk/government/organisations/foreign-commonwealth-development-office>

Region: UKI32 - Westminster

Organisation type: Public authority - central government